

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

9/12/14 8:55:36
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

STATE OF MISSISSIPPI
COUNTY OF DESOTO

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated August 22, 2002, executed by TAWONDA ECHOLS AND DARRON ECHOLS, conveying certain real property therein described to JEFFREY M. HENSCHER, ESQ., as Trustee, for FIRST NLC FINANCIAL SERVICES, LLC, Original Beneficiary, to secure the indebtedness therein described, as same appears of record in the office of the Chancery Clerk of DeSoto County, Mississippi filed and recorded August 27, 2002, in Deed Book 1551, Page 621, and re-recorded September 13, 2002 in Deed Book 1562, Page 590; and WHEREAS, the beneficial interest of said Deed of Trust was transferred and assigned to U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, ON BEHALF OF THE HOLDERS OF THE CSMC TRUST 2006-CF1 CS MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-CF1 by instrument recorded on March 6, 2009 in the office of the aforesaid Chancery Clerk in Deed Book 3002, Page 210; and WHEREAS, on December 17, 2013, the undersigned, Rubin Lublin, LLC has been appointed as Substitute Trustee by instrument recorded in the office of the aforesaid Chancery Clerk in Deed Book 3755, Page 43; and NOW, THEREFORE, the holder of said Deed of Trust, having requested the undersigned so to do, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee shall, on **October 23, 2014** within the lawful hours of sale between 11:00AM and 4:00PM at the east front door of the Courthouse proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in DeSoto County, Mississippi, to wit:

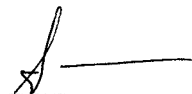
LOT 133, FOURTH ADDITION, CEDAR CREST ESTATES SUBDIVISION, SITUATED IN SECTION 10, TOWNSHIP 2 SOUTH, RANGE 6 WEST, DESOTO COUNTY, MISSISSIPPI AS PER PLAT THEREOF RECORDED IN PLAT BOOK 71, PAGE 39 IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.

PROPERTY ADDRESS: The street address of the property is believed to be **9262 AUSTIN DRIVE, OLIVE BRANCH, MS 38654**. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

WITNESS MY SIGNATURE, this 10th day of September, 2014.



Rubin Lublin, LLC, Substitute Trustee
428 North Lamar Blvd, Suite 107
Oxford, MS 38655
www.rubinelublin.com/property-listings.php
Tel: (877) 813-0992
Fax: (404) 601-5846

PUBLISH: 09/25/2014, 10/02/2014, 10/09/2014, 10/16/2014

10-23-14

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

9/16/14 9:24:37
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

STATE OF MISSISSIPPI
COUNTY OF DESOTO

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated August 9, 2007, executed by DONNA K. ECHOLS, conveying certain real property therein described to RECON TRUST COMPANY, N.A., as Trustee, for MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR COUNTRYWIDE HOME LOANS, INC., Original Beneficiary, to secure the indebtedness therein described, as same appears of record in the office of the Chancery Clerk of DeSoto County, Mississippi filed and recorded August 15, 2007, in Deed Book 2773, Page 83; and

WHEREAS, the beneficial interest of said Deed of Trust was transferred and assigned to BANK OF AMERICA, N.A. by instrument recorded on June 13, 2012 in the office of the aforesaid Chancery Clerk in Deed Book 3453, Page 416; and

WHEREAS, on July 8, 2014, the undersigned, Rubin Lublin, LLC has been appointed as Substitute Trustee by instrument recorded in the office of the aforesaid Chancery Clerk in Deed Book 3840, Page 763; and

NOW, THEREFORE, the holder of said Deed of Trust, having requested the undersigned so to do, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee shall, on **October 23, 2014** within the lawful hours of sale between 11:00AM and 4:00PM at the east front door of the Courthouse proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in DeSoto County, Mississippi, to wit:

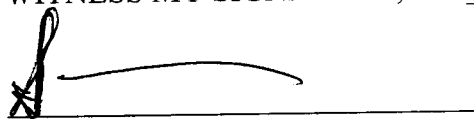
LOT 1428, SECTION C, SOUTH DESOTO VILLAGE SUBDIVISION, IN SECTION 33, TOWNSHIP 1 SOUTH, RANGE 8 WEST, AS SHOWN BY PLAT OF RECORD IN PLAT BOOK 10, PAGE 3-8, CHANCERY CLERK'S OFFICE FOR DESOTO COUNTY, MISSISSIPPI, TO WHICH PLAT REFERENCE IS HEREBY MADE FOR A MORE COMPLETE LEGAL DESCRIPTION.

PROPERTY ADDRESS: The street address of the property is believed to be **6095 SOMERSET DR, HORN LAKE, MS 38637**. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

WITNESS MY SIGNATURE, this 11th day of September, 2014.



Rubin Lublin, LLC, Substitute Trustee
428 North Lamar Blvd, Suite 107
Oxford, MS 38655
www.rubinlublin.com/property-listings.php
Tel: (877) 813-0992
Fax: (404) 601-5846

PUBLISH: 09/25/2014, 10/02/2014, 10/09/2014, 10/16/2014

10-23-14

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

9/16/14 9:24:17
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

STATE OF MISSISSIPPI
COUNTY OF DESOTO

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated February 22, 2010, executed by LILLIE C. CAMP, conveying certain real property therein described to DAVID L. THURSTON, as Trustee, for HARVARD HOME MORTGAGE, INC., Original Beneficiary, to secure the indebtedness therein described, as same appears of record in the office of the Chancery Clerk of DeSoto County, Mississippi filed and recorded March 19, 2010, in Deed Book 3144, Page 785; and

WHEREAS, the beneficial interest of said Deed of Trust was transferred and assigned to BANK OF AMERICA, N.A. by instrument recorded on August 20, 2014 in the office of the aforesaid Chancery Clerk in Deed Book 3863, Page 223; and

WHEREAS, on August 27, 2014, the undersigned, Rubin Lublin, LLC has been appointed as Substitute Trustee by instrument recorded in the office of the aforesaid Chancery Clerk in Deed Book 3866, Page 549; and

NOW, THEREFORE, the holder of said Deed of Trust, having requested the undersigned so to do, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee shall, on **October 23, 2014** within the lawful hours of sale between 11:00AM and 4:00PM at the east front door of the Courthouse proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in DeSoto County, Mississippi, to wit:

THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE COUNTY OF DE SOTO, STATE OF MISSISSIPPI AND IS DESCRIBED AS FOLLOWS:

LOT 673, SECTION D, TWIN LAKES SUBDIVISION, IN SECTION 6, TOWNSHIP 2 SOUTH, RANGE 8 WEST, DESOTO COUNTY, MISSISSIPPI, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 10, PAGES 32 AND 33, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.

PARCEL ID: 2-08-3-06-04-0-00673-00

COMMONLY KNOWN AS 5698 WINTERWOOD DRIVE, HORN LAKE, MS 38637
HOWEVER, BY SHOWING THIS ADDRESS NO ADDITIONAL COVERAGE IS PROVIDED.

PROPERTY ADDRESS: The street address of the property is believed to be **5698 WINTERWOOD DRIVE, HORN LAKE, MS 38637**. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

WITNESS MY SIGNATURE, this 12th day of September, 2014.



Rubin Lublin, LLC, Substitute Trustee
428 North Lamar Blvd, Suite 107
Oxford, MS 38655
www.rubinelublin.com/property-listings.php
Tel: (877) 813-0992
Fax: (404) 601-5846

PUBLISH: 09/25/2014, 10/02/2014, 10/09/2014, 10/16/2014

10-23-14

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

STATE OF MISSISSIPPI COUNTY OF DE SOTO

WHEREAS, on October 23, 2007, Joy M. Cothorn aka Joy Cothorn executed and delivered a certain Deed of Trust unto Todd Lambright, Trustee for the benefit of Beneficial Mississippi, Inc, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of De Soto County, Mississippi in Book 2,809, Page 732, and

WHEREAS, said Deed of Trust was subsequently assigned unto U.S. Bank Trust, N.A., as Trustee for LSF8 Master Participation Trust, by instrument recorded in the Office of the aforesaid Chancery Clerk in Book 3872, Page 453; and

WHEREAS, the holder of said Deed of Trust substituted and/or appointed Priority Trustee Services of Mississippi, LLC., as Trustee in said Deed of Trust by instrument recorded in the Office of the aforesaid Chancery Clerk Book 3872, Page 462; and

WHEREAS, default having been made in the payments of indebtedness secured by said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on October 23, 2014, the Substitute or Appointed Trustee shall, during legal hours (between the hours of 11 o' clock a.m. and 4 o' clock p.m.), at public outcry, offer for sale and will sell, at the East front steps of the DeSoto County Courthouse in Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in De Soto County, Mississippi, to-wit:

The land lying and being situated in DeSoto County, Mississippi, more particularly described as follows, to-wit:

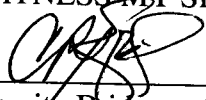
Lot 94, Section C, Wellington Square Subdivision, situated in Section 28, Township 1 South, Range 8 West, as shown on plat of record in Plat Book 45, Page 47 in the Chancery Clerk's Office of DeSoto County, Mississippi.

| | | | | | | |
|-----|-----|----|--------|----|------|------------------|
| Tax | Map | or | Parcel | ID | No.: | 1088280800009400 |
|-----|-----|----|--------|----|------|------------------|

Property is being sold "as-is where-is".

10-23-14

WITNESS MY SIGNATURE, this the Fifteenth day of September, 2014



Charity Bridgewater, Assistant Vice President
Priority Trustee Services of Mississippi, LLC.

1587 Northeast Expressway

Atlanta, Georgia 30329

770-234-9181

File No.: 1R335514

PUBLISH: 10/02/2014, 10/09/2014, 10/16/2014

Substitute Trustee's Notice of Sale

STATE OF MISSISSIPPI
COUNTY OF DeSoto

WHEREAS, on the 17th day of March, 2010, and acknowledged on the 17th day of March, 2010, Joan Tarnofsky and Sheldon M. Friedman, Wife and Husband, executed and delivered a certain Deed of Trust unto FNF Title DBA First National Financial Title Services, Inc., Trustee for Mortgage Electronic Registration Systems Inc., as nominee for Platinum Mortgage, Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in DK T Book 3146 at Page 189; and

WHEREAS, on the 15th day of October, 2013, Mortgage Electronic Registration Systems, Inc. as nominee for Platinum Mortgage Services, Inc., assigned said Deed of Trust unto Bank of America, N.A., by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3745 at Page 642; and

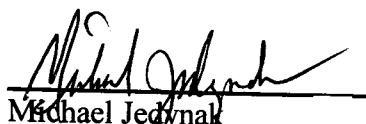
WHEREAS, on the 29th day of August, 2014, the Holder of said Deed of Trust substituted and appointed Michael Jedynak by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3872 at Page 451; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 23rd day of October, 2014, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 112, Section E, Alden Station Subdivision, located in Section 11, Township 2 South, Range 8 West, as shown by plat of record in Plat Book 69, Page 16, chancery Clerk's Office for DeSoto County, Mississippi, to which plat reference is hereby made for more complete legal description.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 18th day of September, 2014.



Michael Jedynak
Substitute Trustee
855 S Pear Orchard Rd., Ste. 404, Bldg. 400
Ridgeland, MS 39157
(318) 330-9020

amt/F14-0948

PUBLISH: 10.2.14/10.9.14/10.16.14

10-23-14

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on June 8, 2006, Peter Rhea, and Shirral Rhea, Husband and Wife as Joint Tenants executed a certain deed of trust to ReconTrust Company, N.A., Trustee for the benefit of Mortgage Electronic Registration Systems, Inc. as nominee for Countrywide Home Loans, Inc., its successors and assigns which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 2,494 at Page 582; and

WHEREAS, said Deed of Trust was subsequently assigned to The Bank of New York Mellon FKA The Bank of New York, as Trustee for the certificateholders of the CWABS, Inc., Asset-Backed Certificates, Series 2006-12 by instrument dated May 8, 2012 and recorded in Book 3,438 at Page 715 of the aforesaid Chancery Clerk's office; and

WHEREAS, The Bank of New York Mellon FKA The Bank of New York, as Trustee for the Certificateholders of the CWABS, Inc., Asset-Backed Certificates, Series 2006-12 has heretofore substituted Shapiro & Massey, LLC as Trustee by instrument dated August 29, 2014 and recorded in the aforesaid Chancery Clerk's Office in Book 3,876 at Page 93; and

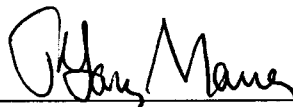
WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, The Bank of New York Mellon FKA The Bank of New York, as Trustee for the Certificateholders of the CWABS, Inc., Asset-Backed Certificates, Series 2006-12, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, Shapiro & Massey, LLC, Substituted Trustee in said deed of trust, will on October 23, 2014 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front Door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

Lot 62, Sec. A, Asbury Place Subdivision, in Section 19, Township 1 South, Range 6 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 90, Page 36-37, in the office of the Chancery Clerk of DeSoto County, Mississippi.

I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this 25th day of September, 2014.



Shapiro & Massey, LLC
SUBSTITUTED TRUSTEE

Shapiro & Massey, LLC
1080 River Oaks Drive
Suite B-202
Flowood, MS 39232
(601)981-9299

6097 Asbury Place
Olive Branch, MS 38654
14-009569AH

Publication Dates:
October 2, 9 and 16, 2014

10.23.2014

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on August 26, 2004, Kim L. Evans, married and Keith Evans, executed a certain deed of trust to Arnold M. Weiss, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc. as nominee for Homecomings Financial Network, Inc., its successors and assigns, which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 2068 at Page 712; and

WHEREAS, said Deed of Trust was subsequently assigned to Deutsche Bank Trust Company Americas, as Trustee for Residential Accredit Loans, Inc., Mortgage Asset-Backed Pass-Through Certificates, Series 2004-QS12, by instrument dated August 13, 2014 and recorded in Book 3864 at Page 359 of the aforesaid Chancery Clerk's office; and

WHEREAS, Deutsche Bank Trust Company Americas, as Trustee for Residential Accredit Loans, Inc., Mortgage Asset-Backed Pass-Through Certificates, Series 2004-QS12 has heretofore substituted Shapiro & Massey, LLC as Trustee by instrument dated September 5, 2014 and recorded in the aforesaid Chancery Clerk's Office in Book 3876 at Page 90; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, Deutsche Bank Trust Company Americas, as Trustee for Residential Accredit Loans, Inc., Mortgage Asset-Backed Pass-Through Certificates, Series 2004-QS12, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

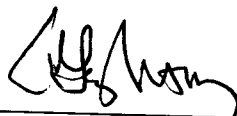
NOW, THEREFORE, I, Shapiro & Massey, LLC, Substituted Trustee in said deed of trust, will on October 23, 2014 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front Door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

All that parcel of land in County of DeSoto, State of Mississippi as more fully described in Book 423, Page 633 and being particularly described as follows:

Lot 26, Section "A", Creekside Subdivision, located in Section 17, Township 3 South, Range 7 West, DeSoto County, Mississippi, as recorded in Plat Book 76, Pages 10-11, in the office of the Chancery Clerk of DeSoto County, Mississippi. APN: 3074-1711.0-00026.00

I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this 29th day of September, 2014.



Shapiro & Massey, LLC
SUBSTITUTED TRUSTEE

Shapiro & Massey, LLC
1080 River Oaks Drive, Suite B-202
Flowood, MS 39232
(601)981-9299
2390 Hamilton Cove, Hernando, MS 38632
14-009607GW
Publication Dates: October 2, 9, 16, 2014

10-23-14